

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18–32366–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charlene Roberts  
218 Raritan Street  
Keyport, NJ 07735

Social Security No.:

xxx–xx–5852

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 12/19/2018 and a confirmation hearing on such Plan has been scheduled for 3/26/2019 at 10:00 AM.

The debtor filed a Modified Plan on 3/21/2019 and a confirmation hearing on the Modified Plan is scheduled for 5/14/2019 at 10:00 am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 22, 2019

JAN: gan

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Charlene Roberts  
 Debtor

Case No. 18-32366-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db  
 517922320 +Charlene Roberts, 218 Raritan Street, Keyport, NJ 07735-5139  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517973273 American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517865016 +Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 517865017 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
 517865018 +Bank of America, N.A., 100 N. Tryon Street, Charlotte, NC 28255-0001  
 517956169 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517865019 +Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803  
 517961873 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517965598 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517865021 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517865022 +Commonwealth Financial, 245 Main Street, Dickson City, PA 18519-1641  
 517865025 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial LLC, 332 Minnesota Street - Suite 610,  
 Saint Paul, MN 55101)  
 517865026 +Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
 517865027 +Jersey Shore Univ Med Ctr, 6900 College Blvd. Suite 550, Overland Park, Kansas 66211-1596  
 517865029 Laboratory Corporation of America Holdin, PO Box 2240, Burlington, NC 27216-2240  
 517865032 #Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 517865033 Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 517865034 +++REAL TIME RESOLUTIONS, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Real Time Resolutions, 332 Minnesota Street - Suite 610,  
 Saint Paul, MN 55101)  
 517865036 +Receivable Collection, 170 Jericho Tpke, Floral Park, NY 11001-2024  
 517865037 +Ryan Gentile, 110 Jericho Turnpike, Suite 100, Floral Park, NY 11001-2019  
 517865039 Selip & Stylianou, LLP, 199 Crossways Park Drive, PO Box 363, Woodbury, NY 11797-0363  
 517865040 +Sunoco/citi, PO Box 6497, Sioux Falls, SD 57117-6497  
 517865043 +Thomas Edison State University, Office of the Bursar, 111 West State Street,  
 Trenton, NJ 08608-1101  
 517865044 +University Radiology Group, 483 Cranbury Road, East Brunswick, NJ 08816-3610  
 517960155 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 517865045 +Wf/bobs Fn, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 23 2019 00:37:07 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 23 2019 00:37:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517865015 E-mail/Text: ebn@americollect.com Mar 23 2019 00:37:16 Americollect Inc, PO Box 1566,  
 Manitowoc, WI 54221  
 517969664 E-mail/PDF: resurgentbknofications@resurgent.com Mar 23 2019 00:42:04  
 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 517865020 E-mail/Text: bnc-capio@quantum3group.com Mar 23 2019 00:37:02 Capio Partners LLC,  
 222 Texoma Pkwy, Sherman, TX 75091  
 517865023 +E-mail/PDF: pa\_dc\_ed@navient.com Mar 23 2019 00:41:53 Dept Of Ed/navient, PO Box 9635,  
 Wilkes Barre, PA 18773-9635  
 517876317 E-mail/Text: mrdiscen@discover.com Mar 23 2019 00:36:23 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517865024 +E-mail/Text: mrdiscen@discover.com Mar 23 2019 00:36:23 Discover Fin Svcs Llc,  
 PO Box 15316, Wilmington, DE 19850-5316  
 517976793 E-mail/Text: bankruptcy.bnc@ditech.com Mar 23 2019 00:36:49 Ditech Financial LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 517865028 +E-mail/Text: bncnotices@becket-lee.com Mar 23 2019 00:36:31 Kohls/capone,  
 N56 W. 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096  
 517950501 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 23 2019 00:37:03 MIDLAND FUNDING LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 517865030 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 23 2019 00:37:03 Midland Funding,  
 2365 Northside Drive - Suite 300, San Diego, CA 92108-2709  
 517980509 E-mail/PDF: pa\_dc\_claims@navient.com Mar 23 2019 00:42:35  
 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,  
 Wilkes-Barre, PA 18773-9635  
 517865031 +E-mail/Text: bnc@nordstrom.com Mar 23 2019 00:36:37 Nordstrom/td Bank Usa,  
 13531 E. Caley Avenue, Englewood, CO 80111-6504  
 517979010 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 23 2019 00:53:10  
 Portfolio Recovery Associates, LLC, c/o Sunoco, POB 41067, Norfolk VA 23541  
 517892104 E-mail/Text: bnc-quantum@quantum3group.com Mar 23 2019 00:36:59  
 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Mar 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517865035	E-mail/Text: bkdepartment@rtresolutions.com Mar 23 2019 00:37:19 Real Time Resolutions, Inc., PO Box 36655, Dallas, TX 75235-1655	
517968777	E-mail/Text: bkdepartment@rtresolutions.com Mar 23 2019 00:37:19 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029	
517962045	+E-mail/Text: bncmail@w-legal.com Mar 23 2019 00:37:18 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400,	SYNCHRONY BANK, Seattle, WA 98121-3132
517865038	+E-mail/Text: bankruptcy@savit.com Mar 23 2019 00:37:58 46 W. Ferris Street, East Brunswick, NJ 08816-2159	Sa-vit Collection Agen,
517865041	E-mail/PDF: gecsedirecoverycorp.com Mar 23 2019 00:41:44 Orlando, FL 32896-0013	Syncb/amazon, PO Box 960013,
517865042	+E-mail/PDF: gecsedirecoverycorp.com Mar 23 2019 00:41:44 Orlando, FL 32896-5036	Syncb/sleepys, PO Box 965036,
517865448	+E-mail/PDF: gecsedirecoverycorp.com Mar 23 2019 00:41:44 c/o of PRA Receivables Management, LLC, PO Box 41021,	Synchrony Bank, Norfolk, VA 23541-1021
		TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Ryan L. Gentile on behalf of Debtor Charlene Roberts rlg@lawgmf.com,  
rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5